

Information to identify the case:

Debtor 1 Ernest J. Ruffin
First Name _____ Middle Name _____ Last Name _____
Debtor 2 _____
(Spouse, if filing) First Name _____ Middle Name _____ Last Name _____
United States Bankruptcy Court **WESTERN DISTRICT OF PENNSYLVANIA**
Case number: **19-23522-GLT**

Social Security number or ITIN **xxx-xx-2894**
EIN _____
Social Security number or ITIN _____
EIN _____
Date case filed for chapter **7 9/6/19**

Official Form 309B (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case -- Proof of Claim Deadline Set

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

About Debtor 1:		About Debtor 2:
1. Debtor's full name	Ernest J. Ruffin	
2. All other names used in the last 8 years		
3. Address	1821 Universal Road Pittsburgh, PA 15235	
4. Debtor's attorney	Franklin L. Robinson Jr. 5907 Penn Avenue, Suite 212 Pittsburgh, PA 15206	Contact phone 412-363-6685 Email: frobi69704@aol.com
5. Bankruptcy trustee	Rosemary C. Crawford Crawford McDonald, LLC. P.O. Box 355 Allison Park, PA 15101	Contact phone 724-443-4757 Email: crawfordmcdonald@aol.com

For more information, see page 2 >

6. Bankruptcy clerk's office	U.S. Bankruptcy Court 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219 Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	Hours open: Mon. – Fri. Pittsburgh Office: 9:00a.m. – 4:30p.m. Erie Office: 9:00a.m. – 4:30p.m. Contact phone 412-644-2700 Date: 10/1/19
7. Meeting of creditors	November 25, 2019 at 12:00 PM	Location: Liberty Center, 7th Floor, Room 740, 1001 Liberty Avenue, Pittsburgh, PA 15222
8. Presumption of abuse	The presumption of abuse does not arise. If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	
9. Deadlines	<p>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</p> <p>You must file a complaint:</p> <ul style="list-style-type: none"> if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4) or (6). <p>You must file a motion:</p> <ul style="list-style-type: none"> if you assert that the discharge should be denied under § 727(a)(8) or (9). <p>Deadline for all creditors to file a proof of claim (except governmental units): Filing deadline: 11/15/19</p> <p>Deadline for governmental units to file a proof of claim: Filing deadline: 3/4/20</p> <p>Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.</p> <p>Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.</p> <p>Filing deadline: 30 days after the conclusion of the meeting of creditors</p>	Filing deadline: 1/24/20
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
11. Liquidation of the debtor's property and payment of creditors' claims	The bankruptcy trustee listed on the front of this notice will collect and sell the debtor's property that is not exempt. If the trustee can collect enough money, creditors may be paid some or all of the debts owed to them in the order specified by the Bankruptcy Code. To ensure you receive any share of that money, you must file a proof of claim as described above.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Ernest J. Ruffin
 Debtor

Case No. 19-23522-GLT
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2

User: dkam
 Form ID: 309B

Page 1 of 2
 Total Noticed: 30

Date Rcvd: Oct 01, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 03, 2019.

db +Ernest J. Ruffin, 1821 Universal Road, Pittsburgh, PA 15235-3955
 aty +James Warmbrodt, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
 aty +Jennifer L. Cerce, Maiello Brungo & Maiello, Southside Works, 424 S. 27th Street, Ste 210, Pittsburgh, PA 15203-2380
 aty +Keri P. Ebeck, Bernstein-Burkley, 707 Grant Street, Suite 2200 Gulf Tower, Pittsburgh, PA 15219-1945
 cr +Penn Hills School District, c/o Maiello Brungo & Maiello, LLP, 100 Purity Road, Suite 3, Pittsburgh, PA 15235-4441
 15132359 +ACBA Federal Credit Union, 304 4Th Aveune, Pittsburgh, PA 15238
 15132364 +Direct Loan Svc System, PO Box 5609, Greenville, TX 75403-5609
 15132365 +Duquesne Light Company, Payment Processing Center, P.O. Box 67, Pittsburgh, PA 15267-0067
 15118435 +Jordan Tax Services, 437 Grant Street, 9th Floor, Pittsburgh, PA 15219-6101
 15132369 +Medexpress Billing, P.O. Box 7965, Belfast, ME 04915-7900
 15132370 +Midland Funding LLC, 320 Easr Big Beaver, Troy, MI 48083
 15132371 +Nicholas Financial, Inc, 2554 McMullen Booth Road, Building C, Suite501-B, Clearwater, FL 33761-4150
 15132373 +People Gas, PO BOX 644760, Pittsburgh, PA 15264-4760
 15132374 +Peoples, P.O. Box 644760, Pittsburgh, PA 15264-4760
 15132375 +Pittsburgh Parking Court, P.O Box 640, Pittsburgh, PA 15230-0640
 15132376 +Pittsburgh Water and Sewer Authority, C/O Jordan Tax Service, Inc, 102 Rahway Road, McCuray, PA 15317-3349
 15132377 +Rabinowitz & Ciesielka, 517 Liberty Ave, Pittsburgh, PA 15222

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: frobi69704@aol.com Oct 02 2019 04:01:11 Franklin L. Robinson, Jr., 5907 Penn Avenue, Suite 212, Pittsburgh, PA 15206
 tr +EDI: BRCCRAWFORD.COM Oct 02 2019 07:38:00 Rosemary C. Crawford, Crawford McDonald, LLC., P.O. Box 355, Allison Park, PA 15101-0355
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Oct 02 2019 04:02:06 Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
 ust +E-mail/Text: ustpregion03.pi.ecf@usdoj.gov Oct 02 2019 04:02:10 Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970, Pittsburgh, PA 15222-3721
 cr +E-mail/Text: kburkley@bernsteinlaw.com Oct 02 2019 04:02:50 Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
 15132360 +EDI: GMACFS.COM Oct 02 2019 07:38:00 Ally Financial, PO Box 380901, Bloomington, MN 55438-0901
 15132361 +EDI: CCS.COM Oct 02 2019 07:38:00 Credit Collection Services, 725 Canton Street, Norwood, MA 02062-2679
 15132362 +EDI: RCSFNBMARIN.COM Oct 02 2019 07:38:00 Credit One Bank, P. O Box 98872, Las Vegas, NV 89193-8872
 15132362 +E-mail/PDF: creditonebknotifications@resurgent.com Oct 02 2019 03:59:01 Credit One Bank, P. O Box 98872, Las Vegas, NV 89193-8872
 15132363 +EDI: NAVIENTFKASMDOE.COM Oct 02 2019 07:38:00 Dept of ED/ Navient, 123 Justison Street, 3RD Floor, Wilmington, DE 19801-5360
 15132366 +EDI: AMINFOFP.COM Oct 02 2019 07:38:00 First Premier Bank, 3820 N Louise Ave., Sioux Falls, SD 57107-0145
 15132368 +EDI: RESURGENT.COM Oct 02 2019 07:38:00 LVNV Funding LLC, C/O Resurgent Capital Service, P.O. Box 1269, Greenville, SC 29602-1269
 15132368 +E-mail/PDF: resurgentbknotifications@resurgent.com Oct 02 2019 03:59:46 LVNV Funding LLC, C/O Resurgent Capital Service, P.O. Box 1269, Greenville, SC 29602-1269
 15132372 +E-mail/Text: Bankruptcies@nragroup.com Oct 02 2019 04:02:56 NTL Recovery Agency, 2491 Paxton Street, Harrisburg, PA 17111-1036
 15132378 +E-mail/Text: BankruptcyNotice@upmc.edu Oct 02 2019 04:02:39 UPMC, 2 Hot Metal St, Room 386, Pittsburgh, PA 15203-2348

TOTAL: 15

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Towd Point Mortgage Trust 2016-5, U.S. Bank Nation
 15132367* +Jordan Tax Services, 437 Grant Street, 9th Floor, Pittsburgh, PA 15219-6101

TOTALS: 1, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0315-2

User: dkam
Form ID: 309B

Page 2 of 2
Total Noticed: 30

Date Rcvd: Oct 01, 2019

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 03, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 1, 2019 at the address(es) listed below:

Franklin L. Robinson, Jr. on behalf of Debtor Ernest J. Ruffin frobi69704@aol.com, flrlegal@excite.com;robinsonfr66530@notify.bestcase.com

James Warmbrodt on behalf of Creditor Towd Point Mortgage Trust 2016-5, U.S. Bank National Association as Indenture Trustee bkgroup@kmllawgroup.com

Jennifer L. Cerce on behalf of Creditor Penn Hills School District jlc@mbm-law.net

Keri P. Ebeck on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com, jbluemle@bernsteinlaw.com

Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov

Rosemary C. Crawford crawfordmcdonald@aol.com, PA68@ecfcbis.com

TOTAL: 6